

(No Model.)

H. J. STIRN.
BANK ACCOUNT BOOK.

No. 487,456.

Patented Dec. 6, 1892.

Fig. 1.

Dr. _____

DUPLICATE DEPOSITED _____ 189

ORIGINAL DEPOSITED WITH _____ 189

By _____

CURRENCY SILVER GOLD CHECKS

A D C

Fig. 2.

Dr. _____ A'

IN ACCOUNT WITH _____ B' C'

A B

Witnesses
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UNITED STATES PATENT OFFICE.

HENRY J. STIRN, OF MILWAUKEE, WISCONSIN.

BANK-ACCOUNT BOOK.

SPECIFICATION forming part of Letters Patent No. 487,456, dated December 6, 1892.

Application filed April 5, 1892. Serial No. 427,816. (No model.)

To all whom it may concern:

Be it known that I, HENRY J. STIRN, a citizen of the United States, and a resident of Milwaukee, in the county of Milwaukee, and in the State of Wisconsin, have invented certain new and useful Improvements in Bank-Account Books; and I do hereby declare that the following is a full, clear, and exact description thereof.

My invention relates to a combined bank-account and deposit-slip book; and it consists in the matters hereinafter described, and pointed out in the appended claims.

The object of my said invention is to provide an improved form of book, part of the leaves of which shall be provided with the usual ruled lines and with the usual ruled columns for the dates and for the amounts of the deposits and the rest of the leaves each provided with rulings for deposit-slip entries of the amounts of currency, silver, gold, and checks deposited, together with suitable headings, the deposit-slip leaves being preferably in duplicate and the portion of the leaf bearing one set of rulings being made detachable from the other portion provided with the duplicate ruling, this latter portion of the leaf remaining bound to the book and affording a permanent record of the transaction.

In the accompanying drawings, illustrating my invention, Figure 1 is a view representing a book constructed in accordance with my invention, showing the arrangement of the duplicate record-sheets. Fig. 2 is a similar view illustrating the account-rulings.

In the drawings, A B represent the pages of the account portion of the book, provided with the usual ruled columns and with the usual headings A' B', respectively.

C C represent the removable portions of the leaves of the other portion of the book, and D D the stub portions of the same, the two portions of said leaves being rendered detachable from each other, as in Fig. 1 of the drawings, by means of perforations or indentations *c c*, but the stub portions D D being permanently bound into the book with the account portion thereof. Both the detachable portions C C and the stub portions D D of this portion of the book are ruled with suitable columns for the items and with the usual

printing C' and D' at their upper portions for designating the character and amounts of the deposits.

Suitable headings E and F are preferably provided at the tops of the portions C and D, respectively, for recording the dates, together with the name of the depositor and with whom deposited.

In using my improved book the depositor fills the heading upon each portion C and D of the page and enters upon both portions of said page the items of the deposit after the usual manner of filling out the deposit-slips. He then removes the detachable portion C of the leaf, which furnishes the usual memorandum for the bank, while the entries upon the stub portion afford a permanent record of the items of the deposit.

I prefer to provide as many or more of the duplicate ruled leaves as there are spaces for entries upon the debtor sides of all of the account-leaves, so that a detachable slip, together with a permanent record-stub, is provided for each deposit.

By the employment of my improved form of book a permanent itemized account of all deposits is afforded and errors in the accounts may be readily traced up and rectified.

A further advantage gained by the use of my improved form of book is that the slips being bound with the account-leaves of the book they are not liable to be lost or wasted, as is often the case with the ordinary forms of stubs, and thus a considerable saving is effected for the bank furnishing the books and deposit-slips.

In the particular form of construction illustrated in the drawings my improved bank-account books are made with all of the deposit-slip leaves at the back of the book; but, if desired, the arrangement of said leaves may be modified and a series of said leaves equal in number to the spaces for deposits on one of the account-pages may be interleaved between each two of the account-leaves. So, also, if desired, the deposit-leaves may be provided with only one set of rulings and printed designations for the entries of the items of deposits, and the perforations or indentations on said deposit-leaves may in such case be adjacent to the inner edges of said leaves.

Having thus described my invention, what I claim as new, and desire to secure by Letters Patent of the United States, is—

1. The combination, with a suitable binding, of a series of account-leaves and a series of leaves provided with detachable portions ruled and printed for the entries of the items of deposits, substantially as set forth.
2. The combination, with a suitable binding, of a series of account-leaves and a series of leaves each provided with duplicate sets of rulings for entries of the items of deposits, the portion bearing one set of rulings being detachable from the portion bearing the other set of said rulings, substantially as set forth.
3. The combination, with a suitable binding, of a series of account-leaves and a series of deposit-slip leaves bound therein, the said deposit-slip leaves being equal in number to or more than the number of spaces for entries upon the account-leaves, substantially as set forth.

4. In a bank-account book, the combination, with a suitable binding, of a series of leaves ruled for the entries of the bank-account and a series of leaves each provided with duplicate sets of rulings for entries of the items of deposits, said leaves being equal in number to or more than the spaces for entries of deposits upon the account-leaves, the portion of each of said leaves bearing one set of rulings being made detachable and the other portion being permanently bound into the cover or binding with the account-leaves and serving as a permanent record of said items, substantially as set forth.

In testimony that I claim the foregoing I have hereunto set my hand, at Milwaukee, in the county of Milwaukee and State of Wisconsin, in the presence of two witnesses.

HENRY J. STIRN.

Witnesses:

H. G. UNDERWOOD,
JOHN E. WILES.